

Employee Post-Travel Disclosure of Travel Expenses

Date/Time Stamp:
RECEIVED
SECRETARY OF THE SENATE
PUBLIC RECORDS

Post-Travel Filing Instructions: Complete this form within 30 days of returning from travel. Submit all forms to the **Office of Public Records in 232 Hart Building.**

2019 MAY -7 PM 2:07

In compliance with Rule 35.2(a) and (c), I make the following disclosures with respect to travel expenses that have been or will be reimbursed/paid for me. I also certify that I have attached:

- ☒ The **original** *Employee Pre-Travel Authorization* (Form RE-1), **AND**
☒ A **copy** of the *Private Sponsor Travel Certification Form* with all attachments (itinerary, invitee list, etc.)

Private Sponsor(s) (list all): Postsecondary National Policy Institute (PNPI)

Travel date(s): April 23-25, 2019

Name of accompanying family member (if any): N/A

Relationship to Traveler: ☐ Spouse ☐ Child

IF THE COST OF LODGING DID NOT INCREASE DUE TO THE ACCOMPANYING SPOUSE OR DEPENDENT CHILD, ONLY INCLUDE LODGING COSTS IN EMPLOYEE EXPENSES. (Attach additional pages if necessary.)

Expenses for Employee:

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses (Amount & Description)
<input type="checkbox"/> Good Faith Estimate	\$378.10	\$266.00	\$93.70	\$17.65 - meeting room rental costs
<input checked="" type="checkbox"/> Actual Amount				

Expenses for Accompanying Spouse or Dependent Child (if applicable):

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses (Amount & Description)
<input type="checkbox"/> Good Faith Estimate	N/A	N/A	N/A	N/A
<input type="checkbox"/> Actual Amount				

Provide a description of all meetings and events attended. See Senate Rule 35.2(c)(6). (Attach additional pages if necessary.):

Attended a seminar on federal student loan servicing. See agenda for additional information.

5/3/19

(Date)

Emily Smith

(Printed name of traveler)

Emily Smith

(Signature of traveler)

TO BE COMPLETED BY SUPERVISING MEMBER/OFFICER:

I have made a determination that the expenses set out above in connections with travel described in the *Employee Pre-Travel Authorization* form, are necessary transportation, lodging, and related expenses as defined in Rule 35.

5/3/19

(Date)

(Signature of Supervising Senator/Officer)

(Revised 1/3/11)

Form RE-2

EMPLOYEE PRE-TRAVEL AUTHORIZATION

Date/Time Stamp:

Pre-Travel Filing Instructions: Complete and submit this form at least 30 days prior to the travel departure date to the Select Committee on Ethics in SH-220. Incomplete and late travel submissions will not be considered or approved. This form must be typed and is available as a fillable PDF on the Committee's website at ethics.senate.gov. Retain a copy of your entire pre-travel submission for your required post-travel disclosure.

Name of Traveler: Emily Smith

Employing Office/Committee: Senator Murphy

Private Sponsor(s) (list all): Postsecondary National Policy Institute (PNPI)

Travel date(s): April 23-25, 2019

Note: If you plan to extend the trip for any reason you must notify the Committee.

Destination(s): St. Louis, MO and Chesterfield, MO

Explain how this trip is specifically connected to the traveler's official or representational duties:

As the Senators lead education policy staffer, this trip directly relates to his work on the Health, Education, Labor, and Pensions Committee. Specifically, it will inform the work of our office as the committee considers a reauthorization of the Higher Education Act this year.

Name of accompanying family member (if any): _____

Relationship to Employee: ☐ Spouse ☐ Child

I certify that the information contained in this form is true, complete and correct to the best of my knowledge:

3/14/19
(Date)

Emily Smith
(Signature of Employee)

TO BE COMPLETED BY SUPERVISING SENATOR/OFFICER (President of the Senate, Secretary of the Senate, Sergeant at Arms, Secretary for the Majority, Secretary for the Minority, and Chaplain):

I, Christopher Murphy hereby authorize Emily Smith
(Print Senator's/Officer's Name) (Print Traveler's Name)

an employee under my direct supervision, to accept payment or reimbursement for necessary transportation, lodging, and related expenses for travel to the event described above. I have determined that this travel is in connection with his or her duties as a Senate employee or an officeholder, and will not create the appearance that he or she is using public office for private gain.

I have also determined that the attendance of the employee's spouse or child is appropriate to assist in the representation of the Senate. (signify "yes" by checking box) ☐

3/14/19
(Date)

[Signature]
(Signature of Supervising Senator/Officer)

PRIVATE SPONSOR TRAVEL CERTIFICATION FORM

This form must be completed by any private entity offering to provide travel or reimbursement for travel to Senate Members, officers, or employees (Senate Rule 35, clause 2). Each sponsor of a fact-finding trip must sign the completed form. The trip sponsor(s) must provide a copy of the completed form to each invited Senate traveler, who will then forward it to the Ethics Committee with any other required materials. The trip sponsor(s) should **NOT** submit the form directly to the Ethics Committee. Please consult the accompanying instructions for more detailed definitions and other key information.

The Senate Member, officer, or employee **MUST** also provide a copy of this form, along with the appropriate travel authorization and reimbursement form, to the Office of Public Records (OPR), Room 232 of the Hart Building, within thirty (30) days after the travel is completed.

1. Sponsor(s) of the trip (please list all sponsors): Postsecondary National Policy Institute (PNPI)
2. Description of the trip: This trip is designed to increase staff's knowledge of the role loan servicers play in the federal Direct Loan system.
3. Dates of travel: April 23-25, 2019 (two nights overnight)
4. Place of travel: St. Louis, MO and Chesterfield, MO
5. Name and title of Senate invitees: See attached.
6. I *certify* that the trip fits one of the following categories:
 - ☒ (A) The sponsor(s) are not registered lobbyists or agents of a foreign principal and do not retain or employ registered lobbyists or agents of a foreign principal and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee *at any point* throughout the trip.
– OR –
 - ☐ (B) The sponsor or sponsors are not registered lobbyists or agents of a foreign principal, but retain or employ one or more registered lobbyists or agents of a foreign principal and the trip meets the requirements of Senate Rule 35.2(a)(2)(A)(i) or (ii) (*see question 9*).
7. ☒ I *certify* that the trip will not be financed in any part by a registered lobbyist or agent of a foreign principal.
– AND –
 - ☒ I *certify* that the sponsor or sponsors will not accept funds or in-kind contributions earmarked directly or indirectly for the purpose of financing this specific trip from a registered lobbyist or agent of a foreign principal or from a private entity that retains or employs one or more registered lobbyists or agents of a foreign principal.
8. I *certify* that:
 - ☒ The trip will not in any part be planned, organized, requested, or arranged by a registered lobbyist or agent of a foreign principal except for *de minimis* lobbyist involvement.
– AND –
 - ☒ The traveler will not be accompanied on the trip by a registered lobbyist or agent of a foreign principal except as provided for by Committee regulations relating to lobbyist accompaniment (*see question 9*).

NO COPIES

☐ (A) The trip is for attendance or participation in a one-day event (exclusive of travel time and one overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *on any segment* of the trip.

☐ (B) The trip is for attendance or participation in a one-day event (exclusive of travel time and two overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *on any segment* of the trip (see questions 6 and 10).

☐ (C) The trip is being sponsored only by an organization or organizations designated under § 501(c)(3) of the Internal Revenue Code of 1986 and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *at any point* throughout the trip.

If the trip includes two overnight stays, please explain why the second night is practically required for Senate invitees to participate in the travel:

Figure 1. The effect of the concentration of the solution on the adsorption of the dye. The concentration of the solution was 0.01, 0.02, 0.03, 0.04, 0.05, 0.06, 0.07, 0.08, 0.09, 0.1, 0.15, 0.2, 0.3, 0.4, 0.5, 0.6, 0.7, 0.8, 0.9, 1.0, 1.5, 2.0, 3.0, 4.0, 5.0, 6.0, 7.0, 8.0, 9.0, 10.0, 15.0, 20.0, 30.0, 40.0, 50.0, 60.0, 70.0, 80.0, 90.0, 100.0, 150.0, 200.0, 300.0, 400.0, 500.0, 600.0, 700.0, 800.0, 900.0, 1000.0, 1500.0, 2000.0, 3000.0, 4000.0, 5000.0, 6000.0, 7000.0, 8000.0, 9000.0, 10000.0, 15000.0, 20000.0, 30000.0, 40000.0, 50000.0, 60000.0, 70000.0, 80000.0, 90000.0, 100000.0, 150000.0, 200000.0, 300000.0, 400000.0, 500000.0, 600000.0, 700000.0, 800000.0, 900000.0, 1000000.0, 1500000.0, 2000000.0, 3000000.0, 4000000.0, 5000000.0, 6000000.0, 7000000.0, 8000000.0, 9000000.0, 10000000.0, 15000000.0, 20000000.0, 30000000.0, 40000000.0, 50000000.0, 60000000.0, 70000000.0, 80000000.0, 90000000.0, 100000000.0, 150000000.0, 200000000.0, 300000000.0, 400000000.0, 500000000.0, 600000000.0, 700000000.0, 800000000.0, 900000000.0, 1000000000.0, 1500000000.0, 2000000000.0, 3000000000.0, 4000000000.0, 5000000000.0, 6000000000.0, 7000000000.0, 8000000000.0, 9000000000.0, 10000000000.0, 15000000000.0, 20000000000.0, 30000000000.0, 40000000000.0, 50000000000.0, 60000000000.0, 70000000000.0, 80000000000.0, 90000000000.0, 100000000000.0, 150000000000.0, 200000000000.0, 300000000000.0, 400000000000.0, 500000000000.0, 600000000000.0, 700000000000.0, 800000000000.0, 900000000000.0, 1000000000000.0, 1500000000000.0, 2000000000000.0, 3000000000000.0, 4000000000000.0, 5000000000000.0, 6000000000000.0, 7000000000000.0, 8000000000000.0, 9000000000000.0, 10000000000000.0, 15000000000000.0, 20000000000000.0, 30000000000000.0, 40000000000000.0, 50000000000000.0, 60000000000000.0, 70000000000000.0, 80000000000000.0, 90000000000000.0, 100000000000000.0, 150000000000000.0, 200000000000000.0, 300000000000000.0, 400000000000000.0, 500000000000000.0, 600000000000000.0, 700000000000000.0, 800000000000000.0, 900000000000000.0, 1000000000000000.0, 1500000000000000.0, 2000000000000000.0, 3000000000000000.0, 4000000000000000.0, 5000000000000000.0, 6000000000000000.0, 7000000000000000.0, 8000000000000000.0, 9000000000000000.0, 10000000000000000.0, 15000000000000000.0, 20000000000000000.0, 30000000000000000.0, 40000000000000000.0, 50000000000000000.0, 60000000000000000.0, 70000000000000000.0, 80000000000000000.0, 90000000000000000.0, 100000000000000000.0, 150000000000000000.0, 200000000000000000.0, 300000000000000000.0, 400000000000000000.0, 500000000000000000.0, 600000000000000000.0, 700000000000000000.0, 800000000000000000.0, 900000000000000000.0, 1000000000000000000.0, 1500000000000000000.0, 2000000000000000000.0, 3000000000000000000.0, 4000000000000000000.0, 5000000000000000000.0, 6000000000000000000.0, 7000000000000000000.0, 8000000000000000000.0, 9000000000000000000.0, 10000000000000000000.0, 15000000000000000000.0, 20000000000000000000.0, 30000000000000000000.0, 40000000000000000000.0, 50000000000000000000.0, 60000000000000000000.0, 70000000000000000000.0, 80000000000000000000.0, 90000000000000000000.0, 100000000000000000000.0, 150000000000000000000.0, 200000000000000000000.0, 300000000000000000000.0, 400000000000000000000.0, 500000000000000000000.0, 600000000000000000000.0, 700000000000000000000.0, 800000000000000000000.0, 900000000000000000000.0, 1000000000000000000000.0, 1500000000000000000000.0, 2000000000000000000000.0, 3000000000000000000000.0, 4000000000000000000000.0, 5000000000000000000000.0, 6000000000000000000000.0, 7000000000000000000000.0, 8000000000000000000000.0, 9000000000000000000000.0, 10000000000000000000000.0, 15000000000000000000000.0, 20000000000000000000000.0, 30000000000000000000000.0, 40000000000000000000000.0, 50000000000000000000000.0, 60000000000000000000000.0, 70000000000000000000000.0, 80000000000000000000000.0, 90000000000000000000000.0, 100000000000000000000000.0, 150000000000000000000000.0, 200000000000000000000000.0, 300000000000000000000000.0, 400000000000000000000000.0, 500000000000000000000000.0, 600000000000000000000000.0, 700000000000000000000000.0, 800000000000000000000000.0, 900000000000000000000000.0, 10

- 12. Briefly describe the role of each sponsor in organizing and conducting the trip:**

- Briefly describe each sponsor's prior history of sponsoring congressional trips:**

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15. Briefly describe the educational activities performed by each sponsor (other than sponsoring congressional trips):

In addition to multi-day seminars, PNPI sponsors Hill-based briefings for larger Hill audiences and is

available to all congressional staff for postsecondary related research support. PNPI also offers

professional development, briefings, and boot camps to prospective policymakers.

16. Total Expenses for Each Participant:

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses
<input checked="checked" type="checkbox"/> Good Faith estimate <input type="checkbox"/> Actual Amounts	\$359.90 (round trip flight cost and on the ground shuttle to meetings)	\$266 (two nights)	\$89	\$0

17. State whether a) the trip involves an event that is arranged or organized *without regard* to congressional participation or b) the trip involves an event that is arranged or organized *specifically with regard* to congressional participation:

The trip is arranged and organized specifically with regard to congressional participation.

18. Reason for selecting the location of the event or trip

The Missouri Higher Education Loan Authority (MOHELA) is a Direct Loan loan servicer and is located

just outside of St. Louis, MO.

19. Name and location of hotel or other lodging facility:

Hyatt Regency St. Louis at the Arch, 315 Chestnut Street, St. Louis, MO 63102

20. Reason(s) for selecting hotel or other lodging facility:

The hotel is in proximity to the loan servicer we are visiting and offers on site meeting space.

21. Describe how the daily expenses for lodging, meals, and other expenses provided to trip participants compares to the maximum per diem rates for official Federal Government travel:

Lodging costs \$133/night, the federal per diem. Meal costs are \$5 on day one

(snacks), \$63 on day two (breakfast, lunch, dinner, snacks) and \$38 on day three (breakfast, lunch, snacks). All rates are at the federal per diem.

22. Describe the type and class of transportation being provided. Indicate whether coach, business-class or first class transportation will be provided. If first-class fare is being provided, please explain why first-class travel is necessary:

All air travel will be coach class.

23. ☒ I represent that the travel expenses that will be paid for or reimbursed to Senate invitees do not include expenditures for recreational activities, alcohol, or entertainment (other than entertainment provided to all attendees as an integral part of the event, as permissible under Senate Rule 35).

24. List any entertainment that will be provided to, paid for, or reimbursed to Senate invitees and explain why the entertainment is an integral part of the event:

None

25. I hereby *certify* that the information contained herein is true, complete and correct. (For trips involving more than one sponsor, you *must* include a completed signature page for each additional sponsor):

Signature of Travel Sponsor:

Name and Title: MaryEllen McGuire, President

Name of Organization: Postsecondary National Policy Institute (PNPI)

Address: 718 7th Street NW, Floor 2, Washington, DC 20001

Telephone Number: 202-407-3172

Fax Number:

E-mail Address: mcguire@pnpi.org

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Dear Emily Smith,

We will depart for St. Louis on Tuesday, April 23 at 6:40 PM EST from Ronald Reagan Washington National Airport (DCA) and return to DCA on Thursday, April 25 at 3:15 PM EST. The formal program will begin at the Missouri Higher Education Loan Authority (MOHELA) on Wednesday, April 24 at 9:00 AM CST and will conclude on Thursday, April 25 at 10:00 AM CST. If you have any questions about the seminar, please do not hesitate to email or call us directly.

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April 23-25, 2019

- Deepen staff understanding of the challenges borrowers face when navigating student loan repayment.
- Increase staff understanding of the role loan servicers play in the federal Direct Loan system.
- Increase staff understanding of the complexities and challenges servicers face working within the current system.
- Expand staff understanding of the current servicer compensation model and performance metrics.
- Tour a student loan servicing and fulfillment center to better understand and view the processing and life of a student loan in repayment.
- Consider how the current student loan servicing system can be improved.

5:40 PM	Staff arrive at Ronald Reagan Washington National Airport (DCA), one hour prior to departure.
6:40 PM	Depart DCA for St. Louis, Missouri (STL), SW Flight #1008
7:55 PM	Arrive STL & Travel to Hotel
8:30 PM	Arrive & Check-in: Hyatt Regency St. Louis at the Arch, 315 Chestnut St, St. Louis, MO 63102

7:15-8:15 AM Breakfast & Morning Briefing, Hyatt Regency St. Louis at the Arch
Facilitator: MaryEllen McGuire, Postsecondary National Policy Institute
Staff will meet for breakfast and review the day's agenda and programming goals.

**8:15-9:00 AM Travel to Missouri Higher Education Loan Authority (MOHELA)
Student Loan Servicing Center
Location: 633 Spirit Drive, Chesterfield, MO 63005**

9:00-9:15 AM Introduction to MOHELA

Presenters: Raymond H. Bayer, Jr., Executive Director and CEO & Jennifer Farmer,
Director, Federal Contracting

MOHELA will provide an overview of their business model during this session.

9:15-10:15 AM Borrower Calls & Service

Presenters: Laura Catlett, Director, Borrower Contact Center & Raymond H. Bayer, Jr.,
Executive Director and CEO

*During this session, participants will listen to, ask questions about, and comment on service
provided on "recently live" incoming borrower calls. *All personally identifiable information
will be removed from the calls prior to the start of the session.*

10:15-10:30 AM Q&A with Contact Center Agents

Moderator: Raymond H. Bayer, Jr. Executive Director and CEO

Contact Center Agents: TBD

Participants will participate in a facilitated Q&A session with contact center agents.

**10:30-10:45 AM Blending High-Tech, Low-Tech and High Touch Ways to Assist At-
Risk Borrowers**

Presenters: Raymond H. Bayer, Jr., Executive Director and CEO & Ginny Burns, Director,
Customer Advocacy Team

This session will cover high-tech, low-tech, and high touch ways to assist at-risk borrowers.

10:45-10:55 AM Break

10:55-11:30 AM Facility Tour

*Staff will be given a tour of the loan servicing and fulfillment center with time spent observing
the process, volume, and results of MOHELA's IDR application pre-fill process.*

11:30 AM-12:00 PM Performance Metrics & MOHELA's Metric Segment Heat Map

Presenter: James Matchefts, MOHELA General Counsel

*Staff will study MOHELA's proprietary "heat map" that visually demonstrates the publicly
available metric results for each of the 17 different servicer metric segments required by FSA.
Pros and cons of the current metrics and possible enhancements to their composition and
weight will be discussed.*

4:15-5:00 PM Closing Discussion

Moderator: Raymond H. Bayer, Jr., Executive Director & CEO

Additional Presenters: James Matchefts, MOHELA General Counsel, Carol Malon, Chief Financial Officer, Paul Mosquera, Chief Compliance and Risk Officer, Ginny Burns, Director, Customer Advocacy Team, Laura Catlett, Director, Contact Center & Jennifer Farmer, Director, Federal Contracting

The visit will conclude with a discussion focused on the state of the student loan servicing industry, including the hardships, consequences, and costs of borrower default.

5:00 PM Depart for Hyatt Regency St. Louis at the Arch

5:45 PM Return to Hyatt Regency St. Louis at the Arch

**6:00-7:30 PM Working Dinner at Lombardo's Trattoria,
Location: 201 South 20th Street, St. Louis, MO 63103**

Thursday, April 25

8:00-8:45 AM Check-Out & Breakfast, Hyatt Regency St. Louis at the Arch

8:45-10:15 AM Roundtable with Loan Servicers

Participants: Raymond H. Bayer, MOHELA, Jim Farha, Oklahoma Student Loan Authority (OSLA), Aisha Smith, NELNET & Patricia Christel, Navient

Staff will participate in a roundtable discussion with several servicers to better understand what they have in common, how they differ, and how they each view their role and challenges within the current system. Participants will also consider ways in which the current system could be changed to improve the borrower experience and decrease borrower defaults.

10:20 AM Depart Hotel for Airport

11:00 AM Arrive at Airport and Check-in for Flight

12:25 PM Depart St. Louis, Missouri (STL) for Ronald Reagan Washington National Airport (DCA), SW Airlines Flight #2236

3:15PM Arrive DCA

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